Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application.

1.   (Previously Presented) A method, comprising:

receiving, using a computing device of a check verifier, scanned check MICR line data, which includes a first one-way hash value, and non-check customer data from a point-of-sale location and a key from a source other than the point-of-sale location;

computing, using the computing device of the check verifier, a second one-way hash value based on the scanned check MICR line data, the customer data, and the key; and

verifying, using the computing device of the check verifier, that the first hash value is equivalent to the second hash value.

2.   (Previously Presented) The method according to claim 1, wherein the first one-way hash value is generated in an n-digit field at one end of the MICR line.

3.   (Previously Presented) A system, comprising:

a receiver, wherein the receiver is programmed to receive information representative of a MICR line that includes data representative of an ABA number of a bank and a customer account number; and

a check printer, wherein the check printer is programmed to print the information on a check MICR line and to print a p-bit hash value on the check MICR line based on the information, an n digit personal code, and a key.

4.   (Currently Amended) The system according to claim 3, wherein the check printer

is adapted to ~~programmed to~~ print a check number on the check MICR line.

5.   (Cancelled).

6.   (Previously Presented) A tangible computer-readable medium having computer

executable instructions stored thereon, the computer executable instructions comprising:

        instructions to create a payor field on a face of a check;

        instructions to create a payee field on the face of the check;

        instructions to create a check amount field on the face of the check; and

        instructions to create a MICR line on the face of the check, said MICR

line including:

                an n-digit ABA number;

                an m-digit customer account number;

                a p-digit check number; and

                an r-digit one-way hash value, and

                wherein the r-digit one-way hash value is computed using the

ABA number, the customer account number, the check number, a c-digit personal

identification code that is not included on the MICR line, and a key that is not included

on the MICR line.

7.   (Previously Presented) The tangible computer-readable medium according to

claim 6, wherein the computer executable instructions further comprise instructions to

print the r-digit one-way hash value at one end of the MICR line on the face of the check.

8.   (Previously Presented)   The tangible computer-readable medium according to claim 6, wherein:

said MICR line further includes a t-digit produet code value that provides information regarding an account from which the check is to be drawn against, and

the r-digit one-way hash value is computed based in part on the t-digit product code.

9-47.   (Cancelled)

48.   (Previously Presented)   A system comprising:

means for receiving information that includes an ABA number of a bank, a customer account number, an n-digit personal code, and a key;

means for generating a p-bit hash value based on the information; and

means for printing the ABA number, the customer account number, and the p-bit hash value on a MICR line of a check.

49.   (Currently Amended) A system, comprising:

a receiver <u>configured to receive</u> ~~receiving~~ information comprising an ABA number of a bank, a customer account number, an n-digit personal code, and a key;

a p-bit hash value processor generating a p-bit hash value based on the information; and

a check printer coupled to the processor and <u>configured to print</u> ~~printing~~ the ABA number, the customer account number, and the p-bit hash value on a MICR line of a check.